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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: DIXON, MILDRED DENISE

§ Case No. 16-07426-ABG

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 03, 2016. The undersigned trustee was appointed on March 03, 2016.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 14,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>191.49</u>
Bank service fees	<u>42.46</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>2,400.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 11,366.05</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/29/2016 and the deadline for filing governmental claims was 08/30/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,910.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,910.00, for a total compensation of \$1,910.00.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/29/2016 By: /s/ILENE F. GOLDSTEIN

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 16-07426-ABG
Case Name: DIXON, MILDRED DENISE

Trustee: (330290) ILENE F. GOLDSTEIN

Filed (f) or Converted (c): 03/03/16 (f)

§341(a) Meeting Date: 03/31/16

Period Ending: 11/29/16

Claims Bar Date: 07/29/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 RESIDENCE, BUILDING, LAND, OR OTHER REAL ESTATE	166,500.00	0.00		0.00	FA
2 AUTOMOBILES AND OTHER VEHICLES 2008 Lexus	14,000.00	11,600.00		14,000.00	FA
3 HOUSEHOLD GOODS AND FURNISHINGS	2,500.00	1,500.00		0.00	FA
4 ELECTRONICS	2,500.00	195.00		0.00	FA
5 CLOTHES	150.00	150.00		0.00	FA
6 Jewelry	250.00	250.00		0.00	FA
7 BANK ACCOUNTS	45.00	0.00		0.00	FA
8 RETIREMENT OR PENSION ACCOUNTS	0.00	0.00		0.00	FA
9 CASH	400.00	0.00		0.00	FA
9 Assets Totals (Excluding unknown values)	\$186,345.00	\$13,695.00		\$14,000.00	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR):

Form 2

Cash Receipts And Disbursements Record

Case Number: 16-07426-ABG
Case Name: DIXON, MILDRED DENISE

Trustee: ILENE F. GOLDSTEIN (330290)
Bank Name: Rabobank, N.A.
Account: *****4466 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***5409
Period Ending: 11/29/16

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/18/16	{2}	Lou Minaglia		1129-000	14,000.00		14,000.00
08/23/16	101	Mildred Dixon	Exemption	8100-002		2,400.00	11,600.00
08/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	11,590.00
09/13/16	102	AMERICAN AUCTION ASSOC. INC.	Auctioneer Expense	3620-000		191.49	11,398.51
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.62	11,381.89
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.84	11,366.05

ACCOUNT TOTALS	14,000.00	2,633.95	\$11,366.05
Less: Bank Transfers	0.00	0.00	
Subtotal	14,000.00	2,633.95	
Less: Payments to Debtors		2,400.00	
NET Receipts / Disbursements	\$14,000.00	\$233.95	

Net Receipts :	14,000.00
Less Payments to Debtor :	2,400.00
Net Estate :	\$11,600.00

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****4466	14,000.00	233.95	11,366.05
	\$14,000.00	\$233.95	\$11,366.05

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: July 29, 2016

Case Number: 16-07426-ABG

Page: 1

Date: November 29, 2016

Debtor Name: DIXON, MILDRED DENISE

Time: 04:39:38 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	ILENE F. GOLDSTEIN 900 Skokie Blvd Suite 128 Northbrook, IL 60062	Admin Ch. 7		\$1,910.00	\$0.00	1,910.00
200	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED 900 Skokie Blvd Suite 128 Northbrook, IL 60062	Admin Ch. 7		\$122.57	\$0.00	122.57
200	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED 900 Skokie Blvd Suite 128 Northbrook, IL 60062	Admin Ch. 7		\$2,205.00	\$0.00	2,205.00
1 610	Cavalry SPV I, LLC 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595	Unsecured	History: Details1-104/29/2016Claim #1 filed by Cavalry SPV I, LLC, Amount claimed: \$1876.27 (Frame, Tracyan) *****	\$1,876.27	\$0.00	1,876.27
2 610	Quantum3 Group LLC as agent for MOMA Funding LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured	History: Details2-105/02/2016Claim #2 filed by Quantum3 Group LLC as agent for, Amount claimed: \$602.50 (Choi, Yunny) *****	\$602.50	\$0.00	602.50
3 610	Quantum3 Group LLC as agent for MOMA Funding LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured	History: Details3-105/02/2016Claim #3 filed by Quantum3 Group LLC as agent for, Amount claimed: \$7834.87 (Choi, Yunny) *****	\$7,834.87	\$0.00	7,834.87
4 610	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured	History: Details4-105/02/2016Claim #4 filed by Quantum3 Group LLC as agent for, Amount claimed: \$136.60 (Nichol, Kolby) *****	\$136.60	\$0.00	136.60
5 610	Quantum3 Group LLC as agent for MOMA Funding LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured	History: Details5-105/02/2016Claim #5 filed by Quantum3 Group LLC as agent for, Amount claimed: \$345.09 (Nichol, Kolby) *****	\$345.09	\$0.00	345.09
6 610	Quantum3 Group LLC as agent for MOMA Funding LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured	History: Details6-105/03/2016Claim #6 filed by Quantum3 Group LLC as agent for, Amount claimed: \$558.57 (Capiral, Maria) *****	\$558.57	\$0.00	558.57

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: July 29, 2016

Case Number: 16-07426-ABG

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Date: November 29, 2016

Debtor Name: DIXON, MILDRED DENISE

Time: 04:39:38 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
7 610	Quantum3 Group LLC as agent for MOMA Funding LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured	History: Details7-105/04/2016Claim #7 filed by Quantum3 Group LLC as agent for, Amount claimed: \$713.09 (Capiral, Maria) -----* * *	\$713.09	\$0.00	713.09
8 610	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured	History: Details8-105/04/2016Claim #8 filed by Quantum3 Group LLC as agent for, Amount claimed: \$89.93 (Capiral, Maria) -----* * *	\$89.93	\$0.00	89.93
9 610	Army & Air Force Exchange Services attn. GC-G 3911 S Walton Walker Blvd Dallas, TX 75236	Unsecured	History: Details9-105/05/2016Claim #9 filed by Army & Air Force Exchange Services, Amount claimed: \$8264.48 (Torres, Rita) -----* * *	\$8,264.48	\$0.00	8,264.48
10 610	Discover Bank Discover Products Inc. PO Box 3025 New Albany, OH 43054-3025	Unsecured	History: Details10-105/09/2016Claim #10 filed by Discover Bank, Amount claimed: \$3781.99 (Beckman, Kyle) -----* * *	\$3,781.99	\$0.00	3,781.99
11 610	Devry Education Group 814 Commerce Dr. Suite 200 Oak Brook, IL 60523	Unsecured	History: Details11-105/13/2016Claim #11 filed by Devry Education Group, Amount claimed: \$3029.20 (Ross, Demetrius) -----* * *	\$3,029.20	\$0.00	3,029.20
12 610	CAPITAL ONE, N.A. C/O BECKETT AND LEE LLP PO BOX 3001 MALVERN, PA 19355-0701	Unsecured	History: Details12-105/16/2016Claim #12 filed by CAPITAL ONE, N.A., Amount claimed: \$890.58 (Brown, Lynn) -----* * *	\$890.58	\$0.00	890.58
13 610	Navient Solutions, Inc. PO BOX 9640 Wilkes-Barre, PA 18773-9640	Unsecured	History: Details13-105/24/2016Claim #13 filed by Navient Solutions, Inc., Amount claimed: \$12471.19 (Nallon, Thomas) -----* * *	\$12,471.19	\$0.00	12,471.19
14 610	Navient Solutions, Inc. PO BOX 9640 Wilkes-Barre, PA 18773-9640	Unsecured	History: Details14-105/24/2016Claim #14 filed by Navient Solutions, Inc., Amount claimed: \$9743.36 (Nallon, Thomas) -----* * *	\$9,743.36	\$0.00	9,743.36

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: July 29, 2016

Case Number: 16-07426-ABG

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Date: November 29, 2016

Debtor Name: DIXON, MILDRED DENISE

Time: 04:39:38 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
15 610	Navient Solutions, Inc. PO BOX 9640 Wilkes-Barre, PA 18773-9640	Unsecured	History: Details15-105/24/2016Claim #15 filed by Navient Solutions, Inc., Amount claimed: \$13049.12 (Nallon, Thomas) -----* * *	\$13,049.12	\$0.00	13,049.12
16 610	Quantum3 Group LLC as agent for JH Portfolio Debt Equities LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured	History: Details16-107/06/2016Claim #16 filed by Quantum3 Group LLC as agent for, Amount claimed: \$42.53 (Rosello, Fran) -----* * *	\$42.53	\$0.00	42.53
17 610	NAVY FEDERAL CREDIT UNION PO BOX 3000 MERRIFIELD, VA 22119	Unsecured	History: Details17-107/07/2016Claim #17 filed by NAVY FEDERAL CREDIT UNION, Amount claimed: \$501.86 (Gough, Susan) -----* * *	\$501.86	\$0.00	501.86
18 610	NAVY FEDERAL CREDIT UNION PO BOX 3000 MERRIFIELD, VA 22119	Unsecured	History: Details18-107/07/2016Claim #18 filed by NAVY FEDERAL CREDIT UNION, Amount claimed: \$19253.17 (Gough, Susan) -----* * *	\$19,253.17	\$0.00	19,253.17
19 610	NAVY FEDERAL CREDIT UNION PO BOX 3000 MERRIFIELD, VA 22119	Unsecured	History: Details19-107/07/2016Claim #19 filed by NAVY FEDERAL CREDIT UNION, Amount claimed: \$4004.35 (Gough, Susan) -----* * *	\$4,004.35	\$0.00	4,004.35
20 610	Altair OH XIII, LLC C O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured	History: Details20-107/20/2016Claim #20 filed by Altair OH XIII, LLC, Amount claimed: \$1175.87 (Johnson, Anthony) -----* * *	\$1,175.87	\$0.00	1,175.87
21 610	CashCall Receivables C O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured	History: Details21-107/20/2016Claim #21 filed by CashCall Receivables, Amount claimed: \$2561.13 (Johnson, Anthony) -----* * *	\$2,561.13	\$0.00	2,561.13
22 610	LVNV Funding, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services,PO Box 10587 Greenville, SC 29603-0587	Unsecured	History: Details22-107/26/2016Claim #22 filed by LVNV Funding, LLC its successors and assigns as, Amount claimed: \$402.33 (Benbow, Erica) -----* * *	\$402.33	\$0.00	402.33

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: July 29, 2016

Case Number: 16-07426-ABG

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Date: November 29, 2016

Debtor Name: DIXON, MILDRED DENISE

Time: 04:39:38 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
23 610	Portfolio Recovery Associates, LLC Successor to GE CAPITAL RETAIL BANK (QCARD),POB 41067 Norfolk, VA 23541	Unsecured	History: Details23-107/29/2016Claim #23 filed by Portfolio Recovery Associates, LLC, Amount claimed: \$935.62 (Griffin, Tiffany) -----* * *	\$935.62	\$0.00	935.62
24 610	Portfolio Recovery Associates, LLC Successor to Capital One, NA (Helzberg) POB 41067 Norfolk, VA 23541	Unsecured	History: Details24-107/29/2016Claim #24 filed by Portfolio Recovery Associates, LLC, Amount claimed: \$463.92 (Woerheide, Ashley) -----* * *	\$463.92	\$0.00	463.92
25 610	Portfolio Recovery Associates, LLC Successor to CAPITAL ONE, NA (CAPITAL ONE),POB 41067 Norfolk, VA 23541	Unsecured	History: Details25-107/29/2016Claim #25 filed by Portfolio Recovery Associates, LLC, Amount claimed: \$1954.13 (Hancock, James) -----* * *	\$1,954.13	\$0.00	1,954.13
26 610	City of Waukegan Parking Bankruptcy Dept 106 N Martin Luther King Ave Waukegan, IL 60085	Unsecured	History: Details26-109/13/2016Claim #26 filed by City of Waukegan Parking, Amount claimed: \$100.00 (Hayes, Megan) -----* * *	\$100.00	\$0.00	100.00
27 610	DEPT OF Defense Attn: Bankruptcy Dept. 8899 E 56Th St Indianapolis, IN 46249	Unsecured	History: Details27-109/13/2016Claim #27 filed by DEPT OF Defense, Amount claimed: \$1256.00 (Hayes, Megan) -----* * *	\$1,256.00	\$0.00	1,256.00
28 610	Illinois State Toll Hwy Auth Attn: Legal Dept - Bob Lane 2700 Ogden Ave. Downers Grove, IL 60515-1703	Unsecured	History: Details28-109/13/2016Claim #28 filed by Illinois State Toll Hwy Auth, Amount claimed: \$1500.00 (Hayes, Megan) -----* * *	\$1,500.00	\$0.00	1,500.00
<< Totals >>				101,775.32	0.00	101,775.32

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-07426-ABG

Case Name: DIXON, MILDRED DENISE

Trustee Name: ILENE F. GOLDSTEIN

Balance on hand: \$ 11,366.05

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 11,366.05

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - ILENE F. GOLDSTEIN	1,910.00	0.00	1,910.00
Attorney for Trustee, Fees - LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	2,205.00	0.00	2,205.00
Attorney for Trustee, Expenses - LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	122.57	0.00	122.57

Total to be paid for chapter 7 administration expenses: \$ 4,237.57

Remaining balance: \$ 7,128.48

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 7,128.48

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 7,128.48

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 97,537.75 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Cavalry SPV I, LLC	1,876.27	0.00	137.13
2	Quantum3 Group LLC as agent for	602.50	0.00	44.03
3	Quantum3 Group LLC as agent for	7,834.87	0.00	572.61
4	Quantum3 Group LLC as agent for	136.60	0.00	9.98
5	Quantum3 Group LLC as agent for	345.09	0.00	25.22
6	Quantum3 Group LLC as agent for	558.57	0.00	40.82
7	Quantum3 Group LLC as agent for	713.09	0.00	52.12
8	Quantum3 Group LLC as agent for	89.93	0.00	6.57
9	Army & Air Force Exchange Services	8,264.48	0.00	604.00
10	Discover Bank	3,781.99	0.00	276.40
11	Devry Education Group	3,029.20	0.00	221.39
12	CAPITAL ONE, N.A.	890.58	0.00	65.09
13	Navient Solutions, Inc.	12,471.19	0.00	911.45
14	Navient Solutions, Inc.	9,743.36	0.00	712.09
15	Navient Solutions, Inc.	13,049.12	0.00	953.68
16	Quantum3 Group LLC as agent for	42.53	0.00	3.11

17	NAVY FEDERAL CREDIT UNION	501.86	0.00	36.68
18	NAVY FEDERAL CREDIT UNION	19,253.17	0.00	1,407.10
19	NAVY FEDERAL CREDIT UNION	4,004.35	0.00	292.65
20	Altair OH XIII, LLC	1,175.87	0.00	85.94
21	CashCall Receivables	2,561.13	0.00	187.18
22	LVNV Funding, LLC its successors and assigns as	402.33	0.00	29.40
23	Portfolio Recovery Associates, LLC	935.62	0.00	68.38
24	Portfolio Recovery Associates, LLC	463.92	0.00	33.91
25	Portfolio Recovery Associates, LLC	1,954.13	0.00	142.82
26	City of Waukegan Parking	100.00	0.00	7.31
27	DEPT OF Defense	1,256.00	0.00	91.79
28	Illinois State Toll Hwy Auth	1,500.00	0.00	109.63

Total to be paid for timely general unsecured claims: \$ 7,128.48
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00